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**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE –
EXAMINING GROUP 2136**

TOWNSEND and TOWNSEND and CREW LLP

By: /Janet L. Newmaker/
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PATENT
Attorney Docket No.: 021756-011800US
Client Ref. No.: OID-2005-161-10

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Francisco J. Villavicencio et al.

Application No.: 09/886,515

Filed: June 21, 2001

For: Authorization Services With
External Authentication

Customer No.: 51206

Confirmation No.: 5483

Examiner: Ronald Baum

Art Unit: 2136

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Commissioner for Patents
P.O. Box 1450
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Sir:

In response to the final Office Action mailed February 14, 2006, for the above-referenced application, please enter the following amendments and remarks.

A **Listing of Claims** begins on page 2 of this paper.

Remarks/Arguments begin on page 23 of this paper.